

United States Bankruptcy Court
Eastern District of Virginia
Alexandria Division
200 South Washington Street
Alexandria, VA 22314

Case Number 20-12583-KHK

Chapter 7

In re:

Mohamed A. El Rafaei
9203 Old Courthouse Rd.
Vienna, VA 22182

SSN: xxx-xx-1517 **EIN:** NA

NOTICE OF DENIAL OF DISCHARGE

Notice is hereby given that the court has entered an order on February 9, 2024 denying the discharge of the debtor(s) in the above-captioned case.

Dated: February 9, 2024

(VAN-016)

For the Court,

William C. Redden, Clerk
United States Bankruptcy Court

In re:
Mohamed A. El Rafaei
Debtor

Case No. 20-12583-KHK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Feb 09, 2024

User:
Form ID: VAN016

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2024:

Recip ID	Recipient Name and Address
db	+ Mohamed A. El Rafaei, 9203 Old Courthouse Rd., Vienna, VA 22182-2013
aty	+ RoganMillerZimmerman, PLLC, RoganMillerZimmerman, 50 Catoctin Circle, NE, Suite 300, 50 Catoctin Circle, NE, Suite 300 Leesburg, VA 20176-3101
cr	+ Charles B. Peoples, 1025 Connecticut Ave. NW Suite 608, Washington, dc 20036-5411
intp	+ Omnia Moustafa, 9203 Old Courthouse Road, Vienna, VA 22182-2013
15523409	+ Adel Kobeish, 7787 Leesburg Pike, Falls Church, VA 22043-2432
15523411	+ Ali Hassani, 8504 Cherry Hits Court, Springfield, VA 22153-2252
15560592	+ Ally Bank, by and through its servicer, Ally Servicing LLC, c/o Carl A. Eason, Esquire, 200 Bendix Road, Suite 300, Virginia Beach, VA 23452-1396
15523413	+ American Express Blue, 20500 Belshaw Ave., Carson, CA 90746-3506
15523414	+ Anis Rhanime, 8221 Westwood Mews Court, Vienna, VA 22182-6016
16029942	+ Campbell Flannery PC, 1602 Village Market Blvd, Suite 225, Leesburg VA 20175-4716
15523417	+ Charles B. Peoples, Esq., Thomas, Thomas,& Hafer, LLP, 1025 Connecticut Ave., NW, Suite 608, Washington, DC 20036-5411
15523418	+ Commonwealth of VA, PO Box 27407, Richmond, VA 23261-7407
15533345	+ Hanan Khalil, 1025 Connecticut Ave., Ste. 608, Washington, DC 20036-5411
15523420	+ Hanan Khalil, 3102 Suffolk Drive, Houston, TX 77027-5717
15523423	+ Nehal El Rafaie, 1415 Greenmont Court, Reston, VA 20190-4042
15997729	RoganMillerZimmerman, PLLC, Christopher L. Rogan, Esq., 50 Catoctin Cir, NW, Suite 300, Leesburg, VA 20176
15557056	+ SunTrust Bank, now Truist Bank, Glasser and Glasser, P.L.C., Crown Center, Suite 600, 580 E. Main Street, Norfolk, VA 23510-2306
15523426	+ Suntrust Bank, PO Box 79232, Baltimore, MD 21279-0232
15523427	Tamer El Bialy, 1929 Jeffersonian Drive, Vienna, VA 22182
15523429	+ Wilbur Fuentes, 9011 Centerville Road, Lot 83, Manassas, VA 20110-8442

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 10 2024 00:52:52	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15556749	Email/Text: ally@ebn.phinsolutions.com	Feb 10 2024 00:48:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15691238	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 10 2024 00:52:53	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15523412	+ Email/Text: ally@ebn.phinsolutions.com	Feb 10 2024 00:48:00	Ally Finan Company, PO Box 380901, Minneapolis, MN 55438-0901
15539819	Email/PDF: bncnotices@becket-lee.com	Feb 10 2024 00:52:54	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15523415	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 10 2024 00:48:00	Bank of America, PO Box 15019, Wilmington, DE 19886-0000
15534449	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 10 2024 00:50:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15990171	Email/Text: creditcardbkcorrespondence@bofa.com		

District/off: 0422-9

User:

Page 2 of 4

Date Rcvd: Feb 09, 2024

Form ID: VAN016

Total Noticed: 42

		Feb 10 2024 00:48:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15523416	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Feb 10 2024 00:52:42	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
15573633	+ Email/Text: va_tax_bk@harriscollect.com		
		Feb 10 2024 00:50:00	Commonwealth of Virginia, Department of Taxation, PO BOX 2156, Richmond, VA 23218-2156
15523419	Email/Text: mrdiscen@discover.com		
		Feb 10 2024 00:49:00	Discover Bank, PO Box 30943, Salt Lake City, UT 84130-0000
15527487	Email/Text: mrdiscen@discover.com		
		Feb 10 2024 00:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15523421	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Feb 10 2024 00:49:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15523424	Email/Text: bnc@nordstrom.com		
		Feb 10 2024 00:49:42	Nordstrom, PO Box 79139, Phoenix, AZ 85062-9139
15523425	+ Email/Text: enotifications@santanderconsumerusa.com		
		Feb 10 2024 00:50:00	Santander Consumer Finance, PO Box 660633, Dallas, TX 75266-0633
15550452	+ Email/Text: enotifications@santanderconsumerusa.com		
		Feb 10 2024 00:50:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, Tx 76161-0244
15523450	+ Email/Text: atreorg@sec.gov		
		Feb 10 2024 00:50:00	Securities and Exchange Commission, 950 East Paces Ferry Road NE, Atlanta, GA 30326-1180
15534304	+ Email/Text: bankruptcy@bbandt.com		
		Feb 10 2024 00:50:00	SunTrust Bank now Truist Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
15995606	+ Email/Text: ustpreion04.ax.ecf@usdoj.gov		
		Feb 10 2024 00:50:00	U.S. Trustee, 1725 Duke Street, Suite 650, Alexandria, VA 22314-3489
15565235	+ Email/PDF: ebn_ais@aisinfo.com		
		Feb 10 2024 00:52:53	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15523428	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 10 2024 00:53:16	Wells Fargo, PO Box 77033, Minneapolis, MN 55480-7733
15551648	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 10 2024 01:06:08	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482 MAC S4101-08C, Phoenix, AZ 85038-9482

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty		Nelson Mullins Riley & Scarborough LLP
cr		Ally Bank
cr		Ally Bank, by and through its servicer Ally Servic
cr		Hanan Khalil
sp		James P Campbell Flannery PC
cr		SunTrust Bank now Truist Bank
cr		SunTrust Bank, now Truist Bank
15523410		Adel Kobeish, NEED
15523422		NEED, NEED
intp	*+	Anis Rhanime, 8221 Westwood Mews Court, Vienna, VA 22182-6016
15523449	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 9 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0422-9

User:

Page 3 of 4

Date Rcvd: Feb 09, 2024

Form ID: VAN016

Total Noticed: 42

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2024 at the address(es) listed below:

Name	Email Address
Carl A. Eason	on behalf of Creditor Ally Bank by and through its servicer Ally Servicing LLC bankruptcy@wolriv.com
Charles Benjamin Peoples	on behalf of Creditor Hanan Khalil cpeoples@tthlaw.com
Charles Benjamin Peoples	on behalf of Trustee H. Jason Gold cpeoples@tthlaw.com
Charles Benjamin Peoples	on behalf of Plaintiff Hanan Khalil cpeoples@tthlaw.com
Charles Benjamin Peoples	on behalf of Plaintiff H. Jason Gold cpeoples@tthlaw.com
Christopher L. Rogan	on behalf of Defendant Mohamed A. El Rafaei crogan@rmzlawfirm.com
Christopher L. Rogan	on behalf of Attorney RoganMillerZimmerman PLLC crogan@rmzlawfirm.com
Daniel M. Press	on behalf of Defendant Adel S. Kebaish dpress@chung-press.com pressdm@gmail.com
Daniel M. Press	on behalf of Defendant Tysons7787 LLC dpress@chung-press.com pressdm@gmail.com
Daniel M. Press	on behalf of Defendant Tysons LLC dpress@chung-press.com pressdm@gmail.com
Dylan G. Trache	on behalf of Trustee H. Jason Gold Trustee dylan.trache@nelsonmullins.com, linnea.hann@nelsonmullins.com;alexandria.tracy@nelsonmullins.com;mari.cooper@nelsonmullins.com
Dylan G. Trache	on behalf of Attorney Nelson Mullins Riley & Scarborough LLP dylan.trache@nelsonmullins.com linnea.hann@nelsonmullins.com;alexandria.tracy@nelsonmullins.com;mari.cooper@nelsonmullins.com
Gerard R. Vetter	ustpreion04.ax.ecf@usdoj.gov
H. Jason Gold	goldtrustee@fiduciaryservicesgroup.com VA19@ecfbis.com;hjb@trustesolutions.net;lgrahl@fsscommerce.com
Jack Frankel	on behalf of Plaintiff Gerard R. Vetter jack.i.frankel@usdoj.gov USTPRegion04.ax.ecf@usdoj.gov;paula.f.blades@usdoj.gov;robert.w.ours@usdoj.gov
Jack Frankel	on behalf of U.S. Trustee Gerard R. Vetter jack.i.frankel@usdoj.gov USTPRegion04.ax.ecf@usdoj.gov;paula.f.blades@usdoj.gov;robert.w.ours@usdoj.gov
James P. Campbell	on behalf of Special Counsel James P Campbell Flannery PC jcampbell@campbellflannery.com spowell@campbellflannery.com
James P. Campbell	on behalf of Defendant Mohamed A. El Rafaei jcampbell@campbellflannery.com spowell@campbellflannery.com

District/off: 0422-9

User:

Page 4 of 4

Date Rcvd: Feb 09, 2024

Form ID: VAN016

Total Noticed: 42

Jonathan Baird Vivona

on behalf of Unknown Vikrant Bhatia jvivona@vpbkllaw.com notices@vpbkllaw.com

Justin Fasano

on behalf of Defendant Anis Rhanime jfasano@mhlawyers.com
jfasanoecf@gmail.com;jfasano@ecf.courtdrive.com;sshin@mhlawyers.com;dmoorehead@mhlawyers.com

Justin Fasano

on behalf of Interested Party Anis Rhanime jfasano@mhlawyers.com
jfasanoecf@gmail.com;jfasano@ecf.courtdrive.com;sshin@mhlawyers.com;dmoorehead@mhlawyers.com

Kevin M. O'Donnell

on behalf of Defendant Said Shehata kmo@henrylaw.com mbp@henrylaw.com;odonnell.kevinb@notify.bestcase.com

Lacey Ullman Conn

on behalf of Creditor Charles B. Peoples lconn@tthlaw.com

Lacey Ullman Conn

on behalf of Plaintiff Hanan Khalil lconn@tthlaw.com

Lacey Ullman Conn

on behalf of Creditor Hanan Khalil lconn@tthlaw.com

Michael T. Freeman

on behalf of U.S. Trustee Gerard R. Vetter michael.t.freeman@usdoj.gov robert.w.ours@usdoj.gov

Robert Sergio Brandt

on behalf of Defendant Omnia Moustafa brandt@brandtlawfirm.com
G36549@notify.cincompass.com;lgray@brandtlawfirm.com

Robert Sergio Brandt

on behalf of Defendant Mohamed A. El Rafaei brandt@brandtlawfirm.com
G36549@notify.cincompass.com;lgray@brandtlawfirm.com

Robert Sergio Brandt

on behalf of Debtor Mohamed A. El Rafaei brandt@brandtlawfirm.com
G36549@notify.cincompass.com;lgray@brandtlawfirm.com

Robert Sergio Brandt

on behalf of Defendant Retro Hub LLC brandt@brandtlawfirm.com G36549@notify.cincompass.com;lgray@brandtlawfirm.com

Robyn Danielle Pepin

on behalf of Creditor SunTrust Bank now Truist Bank rpepin@glasserlaw.com, pjmecf@glasserlaw.com

Sara A. John

on behalf of Creditor SunTrust Bank now Truist Bank sara_john@eppspc.com

Sara A. John

on behalf of Creditor Ally Bank sara_john@eppspc.com

Stephen A. Metz

on behalf of Creditor Hanan Khalil smetz@offitkurman.com mmargulies@offitkurman.com

Stephen A. Metz

on behalf of Plaintiff Hanan Khalil smetz@offitkurman.com mmargulies@offitkurman.com

Warren Robert Stein

on behalf of Defendant Design 2 Build LLC Wrsteinesq@aol.com, lcodysmith@verizon.net

TOTAL: 36